

CITIZENS FIRST CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2750952	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$349	\$403	15.4%		
Loans	\$268	\$295	9.7%		
Construction & development	\$15	\$14	-11.0%		
Closed-end 1-4 family residential	\$53	\$58	9.5%		
Home equity	\$23	\$26	13.0%		
Credit card	\$0	\$0			
Other consumer	\$9	\$4	-60.0%		
Commercial & Industrial	\$53	\$43	-18.1%		
Commercial real estate	\$71	\$95	33.4%		
Unused commitments	\$30	\$37	23.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$14	\$19	36.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$32	24.2%		
Cash & balances due	\$4	\$12	180.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$309	\$360	16.3%		
Deposits	\$292	\$333	14.0%		
Total other borrowings	\$16	\$25	59.1%		
FHLB advances	\$15	\$25	66.7%		
Equity					
Equity capital at quarter end	\$40	\$43	8.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.0%	9.3%	--		
Tier 1 risk based capital ratio	12.1%	11.8%	--		
Total risk based capital ratio	13.4%	13.0%	--		
Return on equity ¹	7.8%	4.2%	--		
Return on assets ¹	0.9%	0.5%	--		
Net interest margin ¹	4.2%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	395.6%	137.5%	--		
Loss provision to net charge-offs (qtr)	186.2%	449.4%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	1.2%	0.0%	0.6%	0.0%	--
Closed-end 1-4 family residential	0.5%	1.3%	0.1%	0.0%	--
Home equity	0.6%	0.9%	0.2%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.0%	0.0%	0.1%	--
Commercial & Industrial	0.3%	3.6%	0.0%	0.0%	--
Commercial real estate	0.5%	1.0%	0.0%	0.4%	--
Total loans	0.5%	1.4%	0.1%	0.2%	--